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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-backed Certificates, Series 2006-25

In Re:

Valerie James-Kemp, Gregory Kemp

Debtors.

Order Filed on December 26, 2019

Order Filed on December 26, 20 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-29304 ABA

Adv. No.:

Hearing Date: 12/18/19 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 26, 2019

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court Page 2

Debtor: Valerie James-Kemp, Gregory Kemp

Case No.: 19-29304 ABA

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-backed Certificates, Series 2006-25, holder of a mortgage on real property located at 913 Easy Street, Millville, NJ 08332, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by April 1, 2020, or as extended by a modified plan; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular postpetition payments outside of the plan in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.